

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-10555-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle L. Meddings  
107 Strand Ave  
Sewell, NJ 08080

Social Security No.:  
xxx-xx-4837

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Jerrold N. Poslusny Jr.  
on:

Date: 11/16/23  
Time: 02:00 PM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not  
required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Andrew Thomas Archer, Debtor's Attorney, period: 4/17/2023 to 10/12/2023

**COMMISSION OR FEES**

Fee: \$1,300

**EXPENSES**

\$0

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured  
creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured  
creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date.  
Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: October 12, 2023

JAN:

Jeanne Naughton  
Clerk

In re:  
Michelle L. Meddings  
Debtor

Case No. 18-10555-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 12, 2023

Form ID: 137

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle L. Meddings, 107 Strand Ave, Sewell, NJ 08080-9230
cr	+ BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROU, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517270504	Alloy Federal Credit U, US-60, Alloy, WV 25002
517270522	+ Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517270532	+ First Step Group, LLC, PO Box 29225, Minneapolis, MN 55429-0225
517270536	+ Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270544	+ Kennedy Medical Group, PO Box 95000, Philadelphia, PA 19195-0001
517270553	+ Prty Pls Fcu, 6 Lynam St, Wilmington, DE 19804-3135
517270555	+ Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280
517270556	+ South Jersey Federal C, 1615 Huffville Rd, Deptford, NJ 08096-6406
517270559	+ South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577
517270561	Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127
517270563	+ Walter Meddings, 107 Strand Ave, Sewell, NJ 08080-9230

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2023 02:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 13 2023 02:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517270506	^ MEBN	Oct 12 2023 21:36:42	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517270507	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 13 2023 02:15:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
517286235	Email/Text: bankruptcy@pepcoholdings.com	Oct 13 2023 02:15:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517270508	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2023 02:15:00	BNC Mortgage Loan Trust 2006-1, US Bank National Association as Trustee, c/o Nationstar Mortgage d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517392621	Email/PDF: resurgentbknofications@resurgent.com	Oct 12 2023 23:02:48	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A.,

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			Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517270509	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 22:50:56	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517371217	Email/PDF: bncnotices@becket-lee.com	Oct 12 2023 23:02:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517270510	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2023 23:02:56	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517270511	+ Email/Text: documentfiling@lciinc.com	Oct 13 2023 02:14:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
517270512	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2023 02:15:00	Comenity Bank/Lane Bryant, Po Box 182273, Columbus, OH 43218-2273
517270517	+ Email/Text: electronicbkydocs@nelnet.net	Oct 13 2023 02:16:00	Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
517270513	+ Email/Text: electronicbkydocs@nelnet.net	Oct 13 2023 02:16:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270523	+ Email/Text: bknotice@ercbpo.com	Oct 13 2023 02:16:00	Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870
517270524	^ MEBN	Oct 12 2023 21:36:38	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270533	+ Email/Text: Bankruptcy@ICSystem.com	Oct 13 2023 02:15:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270535	+ Email/Text: bankruptcy@signetjewelers.com	Oct 13 2023 02:15:00	Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
517270546	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 13 2023 02:15:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517270547	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2023 02:16:00	Midland Credit Management, Inc., 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
517299009	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2023 02:16:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517270548	+ Email/Text: Bankruptcies@nragroup.com	Oct 13 2023 02:16:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517270549	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2023 02:15:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517401413	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2023 02:15:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
517270550	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2023 22:51:30	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517368803	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2023 22:51:30	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
517345316	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2023 22:51:30	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517270552	Email/Text: signed.order@pfwattorneys.com	Oct 13 2023 02:15:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054
517270554	+ Email/Text: BankruptcyMail@questdiagnostics.com	Oct 13 2023 02:16:00	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
517270560	+ Email/Text: bankruptcy@sw-credit.com	Oct 13 2023 02:16:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
517270562	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 22:51:25	Synchrony Bank, Attn: Bankruptcy, Po Box

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User: admin

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103104, Roswell, GA 30076-9104

517272188 + Email/PDF: ais.sync.ebn@aisinfo.com

Oct 12 2023 22:51:25

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

517292386 + Email/Text: electronicbkydocs@nelnet.net

Oct 13 2023 02:16:00

U.S. Department of Education C/O Nelnet, 121 S  
13TH ST, SUITE 201, LINCOLN, NE  
68508-1911

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517270514	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270515	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270516	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270518	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270519	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270520	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270521	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270525	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270526	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270527	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270528	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270529	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270530	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270531	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270534	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270537	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270538	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270539	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270540	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270541	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270542	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270543	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270551	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517270557	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270558	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270505	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
517270545	##+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 25 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2023

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	jdesantis@standingtrustee.com
Andrew Thomas Archer	on behalf of Debtor Michelle L. Meddings aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Brian C. Nicholas	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Laura M. Egerman	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE laura.egerman@mccalla.com, bkyecf@rasflaw.com;legerman@raslg.com
Sindi Mncina	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 10	